DECENTED

PATENT

P.003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Neofytides et al.) Examiner:	Gart, Matthew S.	CENTRAL FAX CENTER
Serial No.:	09/613,615) Group Art Unit:	3625	JUN 1 3 2005
Filed:	July 11, 2000) Docket No.:	10722-32691	
) Confirmation No.	1081	
Title:	METHOD FOR ENABLING TRANSFER OF FUNDS THROUGH A COMPUTER NETWORK (AS AMENDED)			

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO FIRST OFFICE ACTION IN REOPENED **PROSECUTION**

Sir:

In response to the nonfinal Office Action mailed January 13, 2005, please amend the above-identified application as follows and consider the appended remarks.

A Listing of Claims setting forth amendments to the claims begins on page 2 of this Amendment.

Remarks/Arguments begin on page 15 of this Amendment.

I hereby certify that this correspondence is being () deposited with the United States Postal Service as First Class mail in an envelope addressed to Commissioner for Patonts, P.O. Box 1450, Alexandria, VA 22313-1450, or transmitted to the U.S. Patent and Trademark Office by facsimile to number (703) 872-9306, on ____